Welcome!

Money Matters

Office of the Bursar

Financial Aid Office
Bursar or Financial Aid?

**Bursar’s Office**
- Tuition and Fees
- Room and Board Fees
- Health Insurance Fees
- Payment Options
- Tax Forms
- Tuition Credits
- Outside Scholarships

**Financial Aid Office**
- Federal Aid Programs
- State Aid Programs
- Institutional Aid Programs
- Student Loans
- Parent Loans
- Institutional Scholarships
- FAFSA Questions

We are all available to help!
University tuition bills are created and viewed online. An email will be sent to *students and authorized payers* when the bill is available.

### Charges
- Tuition / Mandatory Fees
- Room and Meal Plan
- Health Insurance
- Other Fees

### Payments and Financial Aid

<table>
<thead>
<tr>
<th>Charge Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (in-state)</td>
<td>$7,519.00</td>
</tr>
<tr>
<td>Technology Fee</td>
<td>$115.00</td>
</tr>
<tr>
<td>Student Activities Fee</td>
<td>$565.50</td>
</tr>
<tr>
<td>Base Room Fee</td>
<td>$2,431.00</td>
</tr>
<tr>
<td>Unlimited Meal Plan</td>
<td>$2,978.00</td>
</tr>
<tr>
<td>Student Health Plan (available)</td>
<td>$772.90</td>
</tr>
<tr>
<td>Mass PREG (available)</td>
<td>$18.00</td>
</tr>
<tr>
<td>Child Care (available)</td>
<td>$1.00</td>
</tr>
<tr>
<td>New Student Entering Fee</td>
<td>$485.00</td>
</tr>
<tr>
<td>Class Materials Fee</td>
<td>$76.00</td>
</tr>
</tbody>
</table>

**Charge Total:** $15,440.00

<table>
<thead>
<tr>
<th>Payments &amp; Credits</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>UMass Amherst Grant</td>
<td>$1,548.00</td>
</tr>
<tr>
<td>UMass Need Based Aid Grant</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$1,815.00</td>
</tr>
<tr>
<td>Fed Supp Pell Opp Grant</td>
<td>$200.00</td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>$1,732.00</td>
</tr>
<tr>
<td>Bill Tuition Credit - Need Based</td>
<td>$200.00</td>
</tr>
<tr>
<td>BHE Cash Grant</td>
<td>$200.00</td>
</tr>
<tr>
<td>Community Award</td>
<td>$5,000.00</td>
</tr>
</tbody>
</table>

**Payment & Credits total:** $11,408.00

### Anticipated Aid
Aid that has not yet disbursed; be sure to check the To Do list in SPIRE.
UPay Payment Plan

• Pay your tuition in 5 monthly payments per semester
• Annual plan available, 10 total monthly payments
• Convenient automatic payments directly from a bank account or credit card (2.7% fee for credit card) on the 10th of each month
• Enrollment fee
  – $65 for the annual plan
  – $45 for a single semester plan
• No interest
• Payments begin in August
  – August through December for Fall
  – January through May for Spring

NEVER disregard a University bill, even if you are up to date on your installments!
Financial Aid Services

We’re here to help!

- Walk-in counseling
  - No appointment needed!
- Student employment information
- Help completing FAFSA, verification, & appeals
- Study abroad financial aid
- Assistance with loans, grants, scholarships & work study

Visit our website at: umass.edu/umfa

Contact Us!

- finaid@finaid.umass.edu
- 413-545-0801
- 243 Whitmore Building
- Mon-Fri: 8:30-5:00
  - Wed: 10:00-5:00
Students MUST check email and To Do’s!

TO DO’s
• Found in student’s SPIRE account
• Request for documents and information
• Contain detailed info and links

EMAIL
• UMass’ official means of communication
• Check Email DAILY!
• Students should link their UMass email account to their smartphone it.umass.edu/support/

We communicate with THE STUDENT!
Alternative Loans

• Parent PLUS Loans
  - For parents of dependent students
  - 2017/2018 interest rate: 7% (annual, fixed)
  - Application: umass.edu/umfa/forms

• Student or Parent loans from private lenders
  - List of lenders available on the Financial Aid website
  - Apply with the lender directly

• umass.edu/umfa/loans

Federal Loans

• Subsidized (no interest while in school)
• Unsubsidized Loans (interest accrues immediately after disbursement)
  - Student awarded amount based on grade level, annual and lifetime limits
  - 2017-2018 interest rate: 4.45% (annual, fixed)
  - Accept loans w/entrance counseling and MPN on studentloans.gov
Scholarship Search

- Academic Works  
  - [http://umass.academicworks.com](http://umass.academicworks.com)
- UMass Financial Aid website:  
  [umass.edu/umfa/scholarships](http://umass.edu/umfa/scholarships)
- Academic Department websites
- High school guidance office
- Parents’ employers
- Local businesses, clubs & civic organizations
- Religious organizations
- Community Foundations

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Deadline</th>
<th>Class</th>
<th>Enrollment</th>
<th>FAFSA</th>
<th>Need/Merit</th>
<th>Residency</th>
<th>Award Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>John &amp; Abigail Adams Tuition Credit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All other tuition credits and outside scholarships</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
Please visit us.....

**Bursar’s Office**
Room 215 Whitmore Building
Open 8:30-5:00
umass.edu/bursar

**Financial Aid Services**
Room 243 Whitmore Building
Open 8:30-5:00 Mon, Tue, Thurs, Fri
10:00-5:00 Wednesdays
umass.edu/umfa

You may also call our summer Helpline at 413-545-6900. Helpline staff are available weekdays 10:00am-5:00pm June 11\textsuperscript{th} through August 31\textsuperscript{st}. 